

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Edward A Haggans  
Debtor

Case No. 18-04971-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: KADavis  
Form ID: pdf010

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2019.

NO NOTICES MAILED.

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
+E-mail/Text: blegal@phfa.org May 22 2019 18:57:49 PHFA-HEMAP, 211 NORTH FRONT STREET,  
PO BOX 15206, HARRISBURG, PA 17105-5206

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION  
bkgroup@kmlawgroup.com  
Johanna Hill Rehkamp on behalf of Debtor 1 Edward A Haggans jhr@cclawpc.com,  
jlaughman@cclawpc.com; jbartley@cclawpc.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:	:	CHAPTER 13
EDWARD A. HAGGANS,	:	
Debtor.	:	
	:	CASE NO: 1:18-bk-04971-HWV
	:	
EDWARD A. HAGGANS,	:	
Movant,	:	(LIEN AVOIDANCE)
	:	
v.	:	
	:	
PENNSYLVANIA HOUSING FINANCE	:	
AGENCY - HOMEOWNERS	:	
EMERGENCY MORTGAGE	:	
ASSISTANCE PROGRAM and	:	
CHARLES J. DEHART, III, ESQUIRE	:	
CHAPTER 13 TRUSTEE,	:	
Respondents.	:	

**ORDER AVOIDING A MORTGAGE LIEN**

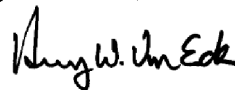
The Motion of Debtor, Edward A. Haggans, to Avoid a Mortgage Lien, having come this day before the Court, it is:

**HEREBY ORDERED** that Pennsylvania Housing Finance Company – Homeowners Emergency Mortgage Assistance Program’s mortgage recorded in the Recorder of Deeds, Dauphin County, Pennsylvania at Instrument No. 20180006798 is avoided in its entirety as to the Real Property owned by Debtor located at 2131 Green Street, Harrisburg, Dauphin County, Pennsylvania pursuant to 11 U.S.C. § 506.

It is further **ORDERED** that Pennsylvania Housing Finance Company – Homeowners Emergency Mortgage Assistance Program’s claim is allowed as an unsecured claim pursuant to 11 U.S.C. § 502.

Dated: May 21, 2019

By the Court,



Henry W. Van Eck, Bankruptcy Judge (JH)